You are invited to attend a FREE "Surviving the Holidays" Workshop

This workshop will provide guidance on how to create a budget and give you a few spending tips for the holidays.

Come and join us for an informative session!

You will learn:

- **3** How to prepare for costs associated with the holidays
- How to manage your holiday spending
- **1** How to begin your New Year without debt
- **And much more**

When: Wednesday, November 19, 2008

Time: 5:00 p.m. to 6:00 p.m.

Where: SBCUSD Family Resource Center

1525 W. Highland Avenue San Bernardino, CA 92411





Bring Your Family and Friends NO COST

Call (909) 880-4057 to reserve a space in the workshop. CALL TODAY!





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